



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name INDEPENDENT BANK CORP.

City/State ROCKLAND, MA

Bank Holding Company Information

Federal Reserve District: 1

Consolidated Assets (\$000): 20,425,247

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

INDEPENDENT BANK CORP.
288 UNION STR
ROCKLAND, MA 02370

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BHC Name

City/State

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	14,836,678	12,585,303	10,863,527	8,314,888	7,887,029
Net income (\$000)	120,992	121,167	165,175	121,622	87,204
Number of BHCs in peer group	130	128	125	154	148

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.75	2.60	59	2.97	2.77	62	3.68	3.01	80	3.64	3.33	71	3.35	3.29	53
+ Non-interest income	0.67	1.04	33	0.84	1.21	35	1.01	1.32	46	1.05	0.90	65	1.03	0.93	64
- Overhead expense	2.24	2.17	58	2.17	2.57	32	2.62	2.69	51	2.73	2.58	61	2.62	2.60	53
- Provision for credit losses	0.12	-0.09	94	0.42	0.51	37	0.06	0.15	25	0.06	0.12	34	0.04	0.11	24
+ Securities gains (losses)	0	0.01	23	0	0.02	35	-0.01	0.01	10	0	0	42	0	0.01	32
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	81	0	0	14	0	0	10
= Pretax net operating income (tax equivalent)	1.06	1.66	10	1.22	1.04	62	2.02	1.56	86	1.88	1.55	78	1.73	1.55	66
Net operating income	0.82	1.26	9	0.96	0.81	62	1.52	1.19	84	1.46	1.22	76	1.11	0.95	71
Net income	0.82	1.26	9	0.96	0.82	62	1.52	1.19	84	1.46	1.22	76	1.11	0.95	71
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.41			1.11	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.14	3.06	51	3.60	3.55	51	4.62	4.41	66	4.28	4.38	42	3.90	4.06	35
Interest expense	0.10	0.25	16	0.30	0.52	20	0.54	1.08	13	0.33	0.81	7	0.25	0.54	12
Net interest income (tax equivalent)	3.04	2.80	63	3.30	3.01	65	4.07	3.33	80	3.95	3.58	72	3.64	3.54	57
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.11	16	0.07	0.27	25	0.03	0.21	15	0.02	0.09	28	0.06	0.10	48
Earnings coverage of net loan and lease losses (X)	143.93	39.72	87	29.90	22.91	73	87.78	24.40	90	142.85	29.27	88	35.50	0.97	70
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.08	1.23	37	1.21	1.58	30	0.76	0.83	44	0.93	0.94	52	0.95	0.95	51
Allowance for loan and lease losses / Total loans and leases	1.08	1.20	38	1.20	1.55	31	0.76	0.81	46	0.93	0.93	53	0.95	0.94	51
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.20	0.49	15	0.71	0.71	57	0.52	0.57	46	0.66	0.57	64	0.79	0.57	75
30-89 days past due loans and leases / Total loans and leases	0.27	0.32	52	0.07	0.39	6	0.06	0.43	5	0.10	0.32	17	0.08	0.32	8
Liquidity and Funding															
Net noncore funding dependence	-10.14	-2.33	26	-8.22	3.20	16	6.23	14.45	26	1.62	13.54	18	3.10	13.97	16
Net short-term noncore funding dependence	-11.13	-7.71	32	-8.83	-4.76	30	4.69	3.38	46	1.16	8.57	21	2.49	9.65	22
Net loans and leases / Total assets	65.92	58.67	70	70.71	61.58	75	77.52	63.77	85	77.35	73.30	65	77.93	72.64	69
Capitalization															
Tier 1 leverage ratio	12.03	8.98	93	9.56	9.13	69	11.28	9.76	82	10.69	10.37	64	10.04	10.04	53
Holding company equity capital / Total assets	14.78	10.71	95	12.89	11.16	74	14.98	12.43	82	12.12	11.21	64	11.67	10.84	65
Total equity capital (including minority interest) / Total assets	14.78	10.82	94	12.89	11.29	74	14.98	12.57	81	12.12	11.30	62	11.67	10.89	65
Common equity tier 1 capital / Total risk-weighted assets	14.30	12.42	80	12.67	12.38	60	12.86	12.17	72	11.92	12.37	55	11.20	11.90	42
Net loans and leases / Equity capital (X)	4.46	5.53	29	5.48	5.58	49	5.17	5.21	52	6.38	6.70	44	6.67	6.82	48
Cash dividends / Net income	58.10	28.27	94	50.24	42.30	63	34.95	33.12	54	34.58	24.05	64	40.13	32.32	54
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			35.12			19.39	
Growth Rates															
Assets	54.67	10.50	97	15.81	16.68	48	28.79	9.26	90	9.52	9.35	66	4.86	9.89	32
Equity capital	77.28	7.46	97	-0.32	6.99	14	59.12	10.49	95	13.74	12.50	69	9.15	13.71	53
Net loans and leases	44.20	3.36	96	5.64	9.07	41	29.07	9.10	87	8.71	10.51	56	5.98	12.54	29
Noncore funding	84.50	-14.79	96	-60.16	-12.18	3	166.29	6.59	99	-25.70	6.76	13	-30.54	-3.35	22
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46
Long-term debt / Equity capital	2.12	10.95	29	4.84	13.56	33	7.29	13.04	53	3.24	3.76	62	3.67	4.39	60
Equity investment in subsidiaries / Equity capital	97.80	103.22	17	103.45	102.81	58	102.07	103.22	46	105.12	104.10	58	107.03	105.17	55
Cash from ops + noncash items + op expense / Op expense + dividends	114.68	154.48	35	252.71	147.24	88	325.27	190.27	85	163.21	123.74	75	126.17	100.80	76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	386,568	374,456	415,896	298,084	256,554	3.23	69.50
Income from lease financing receivables.....	549	422	438	0	0	30.09	
Fully taxable income on loans and leases.....	383,154	372,312	413,840	296,081	254,121	2.91	69.82
Tax-exempt income on loans and leases.....	3,963	2,566	2,494	2,003	2,433	54.44	62.15
Estimated tax benefit on income on loans and leases.....	1,305	916	944	704	1,467	42.51	-10.76
Income on loans and leases (tax equivalent).....	388,422	375,794	417,278	298,788	258,021	3.36	69.23
Investment interest income (tax equivalent).....	30,955	30,340	32,649	26,771	22,886	2.03	46.15
Interest on balances due from depository institutions.....	2,494	847	2,207	2,676	1,418	194.45	109.58
Interest income on other earning assets.....	163	744	1,198	0	0	-78.09	
Total interest income (tax equivalent).....	422,034	407,725	453,332	328,235	282,325	3.51	67.54
Interest on time deposits of \$250K or more.....	1,513	3,605	3,792	1,236	757	-58.03	
Interest on time deposits < \$250K.....	3,273	13,146	13,892	5,711	4,065	-75.10	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	3,541	10,583	23,501	13,049	7,881	-66.54	-42.61
Interest on other borrowings and trading liabilities.....	2,590	3,363	6,827	3,832	3,963	-22.99	-57.25
Interest on subordinated debt and mandatory convertible securities.....	2,666	3,497	5,459	1,663	1,662	-23.76	60.31
Total interest expense.....	13,583	34,194	53,471	25,491	18,328	-60.28	-27.99
Net interest income (tax equivalent).....	408,451	373,531	399,861	302,744	263,997	9.35	75.28
Non-interest income.....	100,089	105,105	109,448	87,145	81,365	-4.77	18.90
Adjusted operating income (tax equivalent).....	508,540	478,636	509,309	389,889	345,362	6.25	60.31
Overhead expense.....	332,788	273,060	284,342	227,239	206,355	21.87	68.47
Provision for credit losses.....	18,321	52,500	6,000	4,775	2,950		201.58
Securities gains (losses).....	0	160	-1,462	0	7	-100.00	-100.00
Other tax equivalent adjustments.....	0	0	1	-1	-2		
Pretax net operating income (tax equivalent).....	157,985	153,764	219,072	156,650	136,062	2.75	39.06
Applicable income taxes.....	35,683	31,669	52,933	34,304	47,341	12.67	0.72
Tax equivalent adjustments.....	1,310	928	964	724	1,517	41.16	-14.49
Applicable income taxes (tax equivalent).....	36,993	32,597	53,897	35,028	48,858	13.49	0.09
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	120,992	121,167	165,175	121,622	87,204	-0.14	57.85
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	120,992	121,167	165,175	121,622	87,204	-0.14	57.85
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	120,992	121,167	165,175	121,622	87,204	-0.14	57.85
Investment securities income (tax equivalent).....	30,955	30,340	32,649	26,771	22,886	2.03	46.15
US Treasury and agency securities (excluding mortgage-backed securities).....	6,965	3,154	3,378	2,973	2,597	120.83	171.43
Mortgage-backed securities.....	22,784	26,128	28,217	22,845	19,186	-12.80	29.12
All other securities.....	1,206	1,058	1,054	953	1,103	13.96	24.49
Cash dividends declared.....	70,300	60,878	57,729	42,051	34,997	15.48	128.83
Common.....	70,300	60,878	57,729	42,051	34,997	15.48	128.83
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.84	2.85	49	3.24	3.27	49	4.17	4	66	3.95	4.08	40	3.58	3.78	32
Less: Interest expense	0.09	0.23	16	0.27	0.48	19	0.49	0.98	14	0.31	0.75	7	0.23	0.50	11
Equals: Net interest income (tax equivalent)	2.75	2.60	59	2.97	2.77	62	3.68	3.01	80	3.64	3.33	71	3.35	3.29	53
Plus: Non-interest income	0.67	1.04	33	0.84	1.21	35	1.01	1.32	46	1.05	0.90	65	1.03	0.93	64
Equals: adjusted operating income (tax equivalent)	3.43	3.70	32	3.80	4.04	41	4.69	4.41	68	4.69	4.27	70	4.38	4.26	57
Less: Overhead expense	2.24	2.17	58	2.17	2.57	32	2.62	2.69	51	2.73	2.58	61	2.62	2.60	53
Less: Provision for credit losses	0.12	-0.09	94	0.42	0.51	37	0.06	0.15	25	0.06	0.12	34	0.04	0.11	24
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	97	0	0	49	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0	0.02	17	-0.01	0.01	10	0	0	42	0	0.01	33
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	81	0	0	14	0	0	10
Equals: Pretax net operating income (tax equivalent)	1.06	1.66	10	1.22	1.04	62	2.02	1.56	86	1.88	1.55	78	1.73	1.55	66
Less: Applicable income taxes (tax equivalent)	0.25	0.38	14	0.26	0.23	58	0.50	0.36	87	0.42	0.32	75	0.62	0.59	50
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	46	0	0	47
Equals: Net operating income	0.82	1.26	9	0.96	0.81	62	1.52	1.19	84	1.46	1.22	76	1.11	0.95	71
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income	0.82	1.26	9	0.96	0.82	62	1.52	1.19	84	1.46	1.22	76	1.11	0.95	71
Memo: Net income (last four quarters)	0.82	1.26	9	0.96	0.82	62	1.52	1.19	84	1.46	1.22	76	1.11	0.95	71
Net income—BHC and noncontrolling (minority) interest	0.82	1.27	7	0.96	0.83	62	1.52	1.20	84	1.46	1.22	76	1.11	0.95	71
Margin Analysis															
Average earning assets / Average assets	90.53	93.08	20	89.94	92.32	19	90.33	91.05	38	92.22	93.23	36	91.84	93.19	32
Average interest-bearing funds / Average assets	55.90	61.99	24	56.24	64.06	18	56.59	65.57	15	59.21	70.70	10	60.56	70.06	16
Interest income (tax equivalent) / Average earning assets	3.14	3.06	51	3.60	3.55	51	4.62	4.41	66	4.28	4.38	42	3.90	4.06	35
Interest expense / Average earning assets	0.10	0.25	16	0.30	0.52	20	0.54	1.08	13	0.33	0.81	7	0.25	0.54	12
Net interest income (tax equivalent) / Average earning assets	3.04	2.80	63	3.30	3.01	65	4.07	3.33	80	3.95	3.58	72	3.64	3.54	57
Yield or Cost															
Total loans and leases (tax equivalent)	4.01	4.01	53	4.05	4.27	41	4.91	5.09	45	4.60	4.85	32	4.16	4.52	22
Interest-bearing bank balances	0.14	0.14	55	0.12	0.27	6	2.28	2.04	66	2.05	1.88	65	1	1.13	42
Federal funds sold and reverse repos		0.25			0.68			2.44			1.50			0.83	
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	0.70	34	0	0.48	35
Total earning assets	3.13	3.04	51	3.59	3.51	51	4.61	4.36	68	4.27	4.33	45	3.88	3.98	41
Investment securities (tax equivalent)	1.73	1.77	51	2.64	2.25	81	2.78	2.76	53	2.64	2.69	45	2.54	2.61	46
US Treasury and agency securities (excluding mortgage-backed securities)	1	1.14	39	11.90	1.75	98	7.70	2.32	97	5.60	2.20	93	2.52	1.66	90
Mortgage-backed securities	1.76	1.57	70	2.38	2.05	81	2.58	2.61	50	2.40	2.44	46	2.44	2.19	81
All other securities	31.80	2.81	98	23.26	3.24	98	19.32	4.06	95	13.85	3.74	96	3.91	3.85	50
Interest-bearing deposits	0.10	0.21	24	0.40	0.53	39	0.67	1.10	19	0.43	0.85	11	0.31	0.52	18
Time deposits of \$250K or more	0.75	0.66	62	1.59	1.42	64	1.94	1.96	43	1.33	1.57	27			
Time deposits < \$250K	0.41	0.62	24	1.42	1.36	54	1.45	1.82	27	1	1.42	13			
Other domestic deposits	0.05	0.15	14	0.19	0.36	17	0.51	0.93	17	0.33	0.64	16			
Foreign deposits		0.14			0.42			1.19			1.85			0.84	
Federal funds purchased and repos		0.17			0.62			1.86		0.19	1.03	18	0.15	0.68	16
Other borrowed funds and trading liabilities	1.18	1.27	46	0.61	1.50	12	1.70	2.38	16	0.84	2.10	2	1.88	1.48	80
All interest-bearing funds	0.16	0.37	17	0.48	0.74	24	0.87	1.49	15	0.52	1.06	9	0.38	0.71	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	100,089	105,105	109,448	87,145	81,365
Fiduciary activities income	31,617	27,157	25,940	23,441	21,644
Service charges on deposit accounts - domestic	17,822	15,799	20,714	18,940	18,526
Trading revenue	3,471	12,755	6,597	2,967	3,897
Investment banking fees and commissions	2,965	2,005	1,985	2,265	1,826
Insurance activities revenue	726	270	794	449	332
Venture capital revenue	2,197	-365	685	20	116
Net servicing fees	880	-1,043	1,588	359	338
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	12,484	19,876	11,382	5,011	4,744
Other non-interest income	27,927	28,651	39,763	33,693	29,942
Total overhead expenses	332,788	273,060	284,342	227,239	206,355
Personnel expense	173,799	153,336	149,726	124,751	116,943
Net occupancy expense	35,603	39,377	32,177	26,139	24,117
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	5,715	6,135	6,379	2,389	3,185
Other operating expenses	117,671	74,212	96,060	73,960	62,110
Fee income on mutual funds and annuities	3,691	2,275	2,779	2,714	2,158
Memoranda					
Assets under management in proprietary mutual funds and annuities	447,406	339,136	342,185	268,031	303,677
Number of equivalent employees	1,604	1,375	1,348	1,188	1,108
Average personnel expense per employee	108.35	111.52	111.07	105.01	105.54
Average assets per employee	9,249.80	9,152.95	8,059	6,999.06	7,118.26

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.69	2.17	74	2.16	2.02	58	2.54	2.72	54	3.11	1.69	76	2.65	1.89	68
Overhead expenses / Net Interest Income + non-interest income	65.61	59.28	75	57.16	62.28	33	55.93	61.29	29	58.39	61.22	38	60.01	62.21	40
Percent of Average Assets															
Total overhead expense	2.24	2.17	58	2.17	2.57	32	2.62	2.69	51	2.73	2.58	61	2.62	2.60	53
Personnel expense	1.17	1.21	43	1.22	1.30	44	1.38	1.41	46	1.50	1.46	52	1.48	1.47	50
Net occupancy expense	0.24	0.23	55	0.31	0.26	70	0.30	0.28	60	0.31	0.31	50	0.31	0.32	46
Other operating expenses	0.83	0.72	77	0.64	0.94	24	0.94	0.97	60	0.92	0.79	71	0.83	0.79	60
Overhead less non-interest income	1.57	1.10	89	1.33	1.25	53	1.61	1.32	69	1.68	1.65	53	1.58	1.65	40
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.44	58.83	76	57.05	61.82	34	55.83	60.64	32	58.28	60.51	40	59.75	61.01	42
Personnel expense	34.18	32.93	54	32.04	32.36	43	29.40	32.39	32	32	34.42	34	33.86	34.72	44
Net occupancy expense	7	6.23	62	8.23	6.58	75	6.32	6.52	45	6.70	7.33	39	6.98	7.51	40
Other operating expenses	24.26	19.18	83	16.79	22.28	24	20.11	21.20	52	19.58	18.28	64	18.91	18.30	53
Total non-interest income	19.68	27.67	34	21.96	28.83	39	21.49	29.23	39	22.35	20.30	59	23.56	21.24	63
Fiduciary activities income	6.22	2.20	86	5.67	2.09	85	5.09	1.97	84	6.01	1.95	84	6.27	1.95	85
Service charges on domestic deposit accounts	3.50	3.27	51	3.30	3.27	51	4.07	3.88	51	4.86	3.58	72	5.36	3.83	77
Trading revenue	0.68	0.62	68	2.66	1.28	81	1.30	1.18	72	0.76	0.03	94	1.13	0.07	94
Investment banking fees and commissions	0.58	2.58	30	0.42	2.46	29	0.39	3.54	23	0.58	0.85	54	0.53	0.92	49
Insurance activities revenue	0.14	0.36	61	0.06	0.41	47	0.16	0.47	60	0.12	0.46	67	0.10	0.44	67
Venture capital revenue	0.43	0.04	90	-0.08	0.01	3	0.13	0.02	90	0.01	0	97	0.03	0	95
Net servicing fees	0.17	0.60	46	-0.22	0.01	19	0.31	0.28	67	0.09	0.52	39	0.10	0.40	39
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	2.45	3.30	50	4.15	3.92	64	2.23	1.86	64	1.29	1.98	51	1.37	2.38	47
Other non-interest income	5.49	9.27	27	5.99	9.65	34	7.81	10.04	46	8.64	7.05	74	8.67	7.34	72
Overhead less non-interest income	45.76	30.52	93	35.09	31.93	55	34.34	31.06	50	35.93	39.75	39	36.19	39.09	38
Applicable income taxes / Pretax net operating income (tax equivalent)	22.59	21.18	66	20.60	18.63	60	24.16	20.56	80	21.90	18.37	67	34.79	33.75	47
Applicable income tax + TE / Pretax net operating income + TE	23.42	22.67	65	21.20	21.18	42	24.60	23.23	69	22.36	21.35	54	35.91	38.57	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	11,513,397	7,191,797	7,333,077	5,699,479	5,353,387	60.09	131.01
Commercial and industrial loans	1,537,963	2,038,268	1,416,530	1,091,525	894,346	-24.55	71.77
Loans to individuals	27,514	20,969	25,639	14,051	8,077	31.21	160.57
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	8,264	14,395	12,125	14,920	8,608	-42.59	152.49
Other loans and leases	524,827	185,541	119,575	92,650	95,903	182.86	365.78
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,611,965	9,450,970	8,906,946	6,912,625	6,360,321	44.03	126.65
Less: Allowance for loan and lease losses	146,922	113,392	67,740	64,293	60,643	29.57	138.64
Net loans and leases	13,465,043	9,337,578	8,839,206	6,848,332	6,299,678	44.20	126.52
Debt securities that reprice or mature in over 1 year	2,605,680	1,131,529	1,147,932	1,050,077	914,742	130.28	216.82
Mutual funds and equity securities	23,173	22,107	21,261	19,477	20,584	4.82	20.25
Subtotal	16,093,896	10,491,214	10,008,399	7,917,886	7,235,004	53.40	137.17
Interest-bearing bank balances	2,099,102	1,127,176	36,288	122,953	109,631	86.23	993.86
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	32,286	5,843	19,298	4,165	9,860	452.56	258.89
Trading assets	78,593	134,425	55,744	18,663	16,763	-41.53	261.00
Total earning assets	18,303,877	11,758,658	10,119,729	8,063,667	7,371,258	55.66	161.16
Non-interest-bearing cash and due from depository institutions	141,738	169,550	114,737	127,550	103,712	-16.40	45.83
Premises, fixed assets, and leases	234,148	164,552	170,187	88,702	84,245	42.29	201.66
Other real estate owned	0	0	0	0	612		-100.00
Investment in unconsolidated subsidiaries	1,890	2,681	2,686	3,094	3,032	-29.50	-38.42
Intangible and other assets	1,743,594	1,110,033	995,643	570,850	521,369	57.08	236.12
Total assets	20,425,247	13,205,474	11,402,982	8,853,863	8,084,228	54.67	164.94
Quarterly average assets	17,762,951	13,176,077	11,447,061	8,598,949	8,093,125	34.81	132.15
Average loans and leases (YTD)	9,689,848	9,289,407	8,493,641	6,494,287	6,195,310	4.31	70.61
Memoranda							
Loans held-for-sale	24,679	58,104	33,307	6,431	4,768	-57.53	302.00
Loans not held-for-sale	13,587,286	9,392,866	8,873,639	6,906,194	6,355,553	44.66	126.47
Real estate loans secured by 1-4 family	3,303,482	2,824,783	3,133,020	2,367,957	2,154,011	16.95	66.01
Commercial real estate loans	8,206,459	4,362,843	4,196,000	3,328,070	3,194,348	88.10	174.72
Construction and land development	1,242,843	620,129	582,476	484,588	470,646	100.42	225.15
Multifamily	1,381,629	605,165	562,914	499,642	517,223	128.31	181.71
Nonfarm nonresidential	5,581,987	3,137,549	3,050,610	2,343,840	2,206,479	77.91	163.98
Real estate loans secured by farmland	3,456	4,171	4,057	3,452	5,028	-17.14	-47.94
Total investment securities	2,661,139	1,159,479	1,188,491	1,073,719	945,186	129.51	212.81
U.S. Treasury securities	964,008	4,017	4,032	1,004	1,006	23898.21	95630.69
US agency securities (excluding mortgage-backed securities)	248,469	24,116	45,989	32,038	110,624	930.31	168.71
Municipal securities	203	807	1,396	1,735	2,274	-74.85	-94.65
Mortgage-backed securities	1,422,221	1,105,304	1,112,614	1,015,829	805,432	28.67	95.18
Asset-backed securities	1,074	1,140	1,206	1,429	1,749	-5.79	-36.97
Other debt securities	1,991	1,988	1,993	2,207	3,517	0.15	-47.76
Mutual funds and equity securities	23,173	22,107	21,261	19,477	20,584	4.82	20.25
Available-for-sale securities	1,571,148	412,860	426,424	442,752	447,498	280.55	332.06
U.S. Treasury securities	861,448	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	215,482	24,116	33,115	32,038	83,208	793.52	250.76
Municipal securities	203	807	1,396	1,735	2,274	-74.85	-94.65
Mortgage-backed securities	492,450	386,309	390,214	406,843	337,666	27.48	78.99
Asset-backed securities	1,074	1,140	1,206	1,429	1,749	-5.79	-36.97
Other debt securities	491	488	493	707	2,017	0.61	-78.75
Mutual funds and equity securities	0	0	0	0	20,584		-100.00
Held-to-maturity securities appreciation (depreciation)	-2,685	27,664	12,458	-7,851	-3,494		
Available-for-sale securities appreciation (depreciation)	-12,590	17,406	5,719	-7,798	-721		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	740,616	419,604	375,530	361,124	547,172	76.50	53.61

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	5,532,566	3,808,963	2,691,121	2,475,808	2,178,119	45.25	167.09
NOW, ATS and transaction accounts	3,041,100	2,295,969	1,848,055	1,394,926	1,420,629	32.45	120.49
Time deposits less brokered deposits < \$250K	1,071,351	748,405	912,860	603,774	507,782	43.15	
MMDA and other savings accounts	6,814,034	3,938,758	3,214,193	2,847,475	2,497,369	73.00	193.33
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	16,459,051	10,792,095	8,666,229	7,321,983	6,603,899	52.51	167.77
Time deposits of \$250K or more	334,811	202,247	244,710	104,936	79,981	65.55	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	162,679		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	25,000	35,042	104,912	147,046	52,475	-28.66	-50.00
Other borrowings w/remaining maturity over 1 year	14,730	33,472	85,741	760	789	-55.99	1698.53
Brokered deposits < \$250K	125,025	0	244,245	2,472	47,573		
Noncore funding	499,566	270,761	679,608	255,214	343,497	84.50	1.03
Trading liabilities	74,871	131,567	53,517	17,132	15,429	-43.09	257.48
Subordinated notes and debentures + trust preferred securities	112,644	112,547	112,449	110,901	107,754	0.09	4.55
Other liabilities	260,666	195,819	183,036	75,143	69,840	33.12	248.79
Total liabilities	17,406,798	11,502,789	9,694,839	7,780,373	7,140,419	51.33	154.31
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	472	328	342	279	273	43.90	76.12
Common surplus	2,249,078	945,638	1,035,450	527,648	479,430	137.84	397.95
Retained earnings	766,716	716,024	654,182	546,736	465,937	7.08	85.15
Accumulated other comprehensive income	2,183	40,695	18,169	-1,173	-1,831	-94.64	
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	3,018,449	1,702,685	1,708,143	1,073,490	943,809	77.28	249.08
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,018,449	1,702,685	1,708,143	1,073,490	943,809	77.28	249.08
Total liabilities and capital	20,425,247	13,205,474	11,402,982	8,853,863	8,084,228	54.67	164.94
Memoranda							
Non-interest-bearing deposits	5,744,767	3,909,607	2,833,311	2,540,160	2,226,672	46.94	177.33
Interest-bearing deposits	11,174,120	7,084,735	6,321,873	4,889,231	4,504,781	57.72	157.35
Total deposits	16,918,887	10,994,342	9,155,184	7,429,391	6,731,453	53.89	163.80
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,702,685	1,708,143	1,073,490	943,809	864,690		
Accounting restatements	0	1,553	0	0	177		
Net income	120,992	121,167	165,175	121,622	87,204		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	5,026	-89,826	8,172	5,750	3,761		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	1,298,558	0	499,693	42,474	23,468		
Less: Dividends declared	70,300	60,878	57,729	42,051	34,997		
Change in other comprehensive income	-38,512	22,526	19,342	1,886	-494		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,018,449	1,702,685	1,708,143	1,073,490	943,809		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	56.37	36.25	86	54.46	36.22	86	64.31	37.78	93	64.37	53.63	74	66.22	53.41	77
Commercial and industrial loans	7.53	10.76	33	15.44	13.52	61	12.42	12.02	56	12.33	11.42	60	11.06	10.82	59
Loans to individuals	0.13	3.36	13	0.16	3.40	13	0.22	4.20	13	0.16	2.65	14	0.10	2.58	12
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0	44	0	0	45
Agricultural loans	0.04	0.18	51	0.11	0.19	65	0.11	0.24	66	0.17	0.47	60	0.11	0.51	55
Other loans and leases	2.57	4.47	42	1.41	4.63	24	1.05	5.01	14	1.05	2.64	40	1.19	2.62	41
Net loans and leases	65.92	58.67	70	70.71	61.58	75	77.52	63.77	85	77.35	73.30	65	77.93	72.64	69
Debt securities over 1 year	12.76	19.46	26	8.57	15.55	18	10.07	14.60	21	11.86	13.20	47	11.32	13.96	37
Mutual funds and equity securities	0.11	0.06	75	0.17	0.05	82	0.19	0.06	87	0.22	0.05	88	0.25	0.07	85
Subtotal	78.79	79.22	39	79.45	78.16	40	87.77	79.65	78	89.43	87.24	61	89.50	87.26	70
Interest-bearing bank balances	10.28	8.50	60	8.54	7.51	59	0.32	3.06	9	1.39	2.30	45	1.36	2.34	47
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	0.01	38	0	0.02	35
Debt securities 1 year or less	0.16	1.56	12	0.04	1.68	6	0.17	1.91	11	0.05	2.14	7	0.12	1.92	12
Trading assets	0.38	0.49	71	1.02	1.01	75	0.49	1.19	69	0.21	0.02	92	0.21	0.02	91
Total earning assets	89.61	91.77	22	89.04	91.05	22	88.75	89.53	36	91.08	92.24	34	91.18	92.22	35
Non-interest cash and due from depository institutions	0.69	0.82	37	1.28	1.07	66	1.01	1.14	38	1.44	1.25	60	1.28	1.26	48
Other real estate owned	0	0.01	9	0	0.02	4	0	0.03	4	0	0.04	9	0.01	0.06	26
All other assets	9.69	7.35	79	9.67	7.82	74	10.25	9.27	65	7.48	6.39	64	7.54	6.45	67
Memoranda															
Short-term investments	10.44	11.47	48	8.58	11.17	45	0.49	7.63	2	1.44	4.70	20	1.48	4.63	23
U.S. Treasury securities	4.72	1.47	83	0.03	0.84	41	0.04	1.03	36	0.01	0.37	58	0.01	0.22	67
US agency securities (excluding mortgage-backed securities)	1.22	0.82	72	0.18	0.63	43	0.40	0.54	55	0.36	1.67	36	1.37	1.50	59
Municipal securities	0	1.73	13	0.01	1.69	20	0.01	1.34	22	0.02	2.66	13	0.03	2.97	11
Mortgage-backed securities	6.96	14.14	18	8.37	11.75	36	9.76	11.44	37	11.47	8.73	68	9.96	9.19	60
Asset-backed securities	0.01	0.50	51	0.01	0.32	53	0.01	0.28	54	0.02	0.26	70	0.02	0.23	72
Other debt securities	0.01	0.53	30	0.02	0.42	33	0.02	0.39	35	0.02	0.52	39	0.04	0.48	42
Loans held-for-sale	0.12	0.55	41	0.44	0.52	58	0.29	0.39	56	0.07	0.29	50	0.06	0.32	37
Loans held for investment	66.52	58.06	71	71.13	61.72	77	77.82	63.50	88	78	73.24	68	78.62	72.42	73
Real estate loans secured by 1-4 family	16.17	11.46	74	21.39	11.91	89	27.48	13.29	91	26.74	16.83	80	26.64	16.44	81
Revolving	3.39	1.42	90	5.04	1.66	96	6.25	2.07	96	7.65	2.43	94	8.25	2.71	96
Closed-end, secured by first liens	12.58	9.67	69	16	9.81	82	20.70	10.69	87	18.51	13.60	73	17.93	13.03	74
Closed-end, secured by junior liens	0.20	0.17	73	0.35	0.22	79	0.52	0.28	83	0.58	0.41	70	0.47	0.39	66
Commercial real estate loans	40.18	22.69	89	33.04	22.22	79	36.80	22.23	85	37.59	33.39	67	39.51	33.79	69
Construction and land development	6.08	3.34	82	4.70	3.40	68	5.11	3.44	73	5.47	4.78	60	5.82	4.55	66
Multifamily	6.76	3.57	84	4.58	3.12	75	4.94	3.01	80	5.64	5.12	69	6.40	5.32	73
Nonfarm nonresidential	27.33	14.57	90	23.76	14.72	82	26.75	14.69	86	26.47	21.85	72	27.29	22.30	74
Real estate loans secured by farmland	0.02	0.30	38	0.03	0.33	37	0.04	0.36	39	0.04	0.88	30	0.06	0.81	33

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	84.58	61.05	90	76.10	57.15	86	82.33	57.46	91	82.45	72.88	70	84.17	73.20	71
Real estate loans secured by 1-4 family	24.27	19.86	64	29.89	19.43	83	35.18	20.75	88	34.26	23.13	78	33.87	22.92	80
Revolving	5.09	2.43	83	7.04	2.64	94	8	3.15	94	9.80	3.34	93	10.48	3.76	93
Closed-end	19.18	17.24	61	22.85	16.59	76	27.17	17.39	83	24.46	19.33	69	23.38	18.68	69
Commercial real estate loans	60.29	37.86	86	46.16	34.63	68	47.11	33.52	71	48.14	45.57	60	50.22	46.38	62
Construction and land development	9.13	5.65	77	6.56	5.26	63	6.54	5.09	65	7.01	6.53	60	7.40	6.35	64
1-4 family	1.77	1.18	72	1.74	0.93	76	1.57	0.94	72	2.63	1.52	77	2.32	1.50	75
Other	7.36	4.40	77	4.82	4.19	60	4.97	4.02	64	4.38	4.90	47	5.08	4.76	57
Multifamily	10.15	5.78	83	6.40	4.96	68	6.32	4.69	70	7.23	6.76	66	8.13	7.13	71
Nonfarm nonresidential	41.01	24.56	84	33.20	22.93	75	34.25	22.15	76	33.91	30.16	63	34.69	30.84	66
Owner-occupied	8.69	8.29	54	8.15	7.68	55	8.59	7.72	58	8.85	10.31	40	8.30	10.55	32
Other	32.32	15.94	95	25.04	14.95	86	25.66	14.34	88	25.05	19.35	75	26.39	19.91	77
Real estate loans secured by farmland	0.03	0.54	37	0.04	0.54	37	0.05	0.55	38	0.05	1.27	30	0.08	1.19	32
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0	44	0	0	45
Commercial and industrial loans	11.30	18.86	23	21.57	22.17	51	15.90	19.53	41	15.79	16.21	54	14.06	15.52	53
Loans to individuals	0.20	6.24	12	0.22	6.13	10	0.29	7.13	11	0.20	3.89	14	0.13	3.90	12
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	0.04	32	0	0.03	34
Agricultural loans	0.06	0.34	48	0.15	0.32	64	0.14	0.37	61	0.22	0.69	60	0.14	0.76	54
Other loans and leases	3.86	8.75	38	1.96	9.09	21	1.34	9.85	12	1.34	3.74	39	1.51	3.75	37
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	531.94	391.81	78	542.95	381.27	80	563.78	391.26	80	595.89	505.61	69	629.34	518.19	71
Real estate loans secured by 1-4 family	152.63	126.06	68	213.26	125.03	87	240.87	138.18	83	247.57	161.34	80	253.22	159.68	80
Revolving	32.01	15.44	83	50.24	17.42	93	54.79	21.26	93	70.81	23.52	94	78.37	26.74	95
Closed-end	120.61	108.85	62	163.02	106.14	78	186.08	115.20	82	176.77	134.73	74	174.85	130.06	72
Commercial real estate loans	379.15	245.88	80	329.38	234.65	74	322.59	229.44	70	347.95	316.03	62	375.53	328.67	69
Construction and land development	57.42	35.95	78	46.82	35.62	66	44.78	34.95	65	50.66	44.92	62	55.33	44.44	65
1-4 family	11.14	7.42	69	12.45	6.34	78	10.75	6.61	69	18.98	10.21	81	17.35	10.44	77
Other	46.28	28.11	76	34.37	28.16	64	34.03	27.32	62	31.68	33.75	52	37.98	33.34	60
Multifamily	63.83	38.66	81	45.69	32.74	75	43.28	31.04	76	52.24	48.38	68	60.80	51.49	73
Nonfarm nonresidential	257.90	158.05	83	236.87	155.06	77	234.54	152.10	75	245.05	208.15	65	259.39	217.26	69
Owner-occupied	54.64	52.99	56	58.19	52.37	59	58.83	53.07	58	63.99	70.68	45	62.09	73.43	38
Other	203.25	102.54	91	178.69	100.54	89	175.70	97.41	83	181.06	134.17	76	197.30	140.40	78
Real estate loans secured by farmland	0.16	3.22	36	0.31	3.44	37	0.31	3.60	37	0.36	8.13	30	0.59	7.80	31
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.01	44	0	0.01	45
Commercial and industrial loans	71.06	114.45	31	153.88	139.91	57	108.90	122.02	48	114.12	107.07	57	105.14	105.25	56
Loans to individuals	1.27	34.55	13	1.58	37.47	14	1.97	43.51	12	1.47	24.45	14	0.95	23.98	11
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	0.24	32	0	0.19	34
Agricultural loans	0.38	1.86	50	1.09	1.88	66	0.93	2.18	63	1.56	4.49	58	1.01	4.90	55
Other loans and leases	24.25	51.06	36	14.01	49.54	23	9.19	52.44	13	9.69	25.58	40	11.27	25.83	40
Supplemental															
Non-owner occupied CRE loans / Gross loans	51.71	30.07	91	38.05	27.32	77	38.53	26.45	80	39.32	35.09	69	41.95	35.69	71
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	325.20	195.33	86	271.51	183.76	80	263.82	178.57	75	284.17	243.62	69	313.66	253.35	73
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	379.85	252.85	80	329.70	240.85	73	322.65	236.10	68	348.16	318.90	61	375.76	331.68	66

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	10.44	11.47	48	8.58	11.17	45	0.49	7.63	2	1.44	4.70	20	1.48	4.63	23
Liquid assets	24.25	29.03	38	19.42	26.22	34	12.01	22.44	19	14.89	15.56	48	14.19	15.94	48
Investment securities	13.03	21.63	22	8.78	17.85	14	10.42	16.99	19	12.13	16.02	34	11.69	16.65	31
Net loans and leases	65.92	58.67	70	70.71	61.58	75	77.52	63.77	85	77.35	73.30	65	77.93	72.64	69
Net loans, leases and standby letters of credit	66.04	59.49	68	70.87	62.48	74	77.71	64.84	84	77.54	73.71	65	78.12	73.08	69
Core deposits	80.58	75.71	61	81.72	70.67	88	76	63.09	80	82.70	69.97	92	81.69	69.79	90
Noncore funding	2.45	10.30	9	2.05	14.13	3	5.96	19.36	11	2.88	16.58	7	4.25	17.09	8
Time deposits of \$250K or more	1.64	1.58	58	1.53	2.11	41	2.15	2.94	42	1.19	4.28	7	0.99	3.54	8
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0	49	0	0	49
Federal funds purchased and repos	0	1.23	11	0	1.47	10	0	1.94	9	0	0.96	17	2.01	1.20	73
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.54	31	0	0.54	30	0	0.48	28	0	0.97	21	2.01	1.21	74
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.12	1	42	0.27	1.24	40	0.92	3.01	30	1.66	3.63	46	0.65	4.47	24
Earning assets that reprice within 1 year	33.91	37.37	43	45.26	39.38	63	37.15	39.29	41	39.12	32.35	69	40.53	33.41	69
Interest-bearing liabilities that reprice within 1 year	5.94	6.39	64	5.94	8.20	44	9.67	10.19	57	5.77	18.20	12	4.74	16.67	8
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	0.16	39	0	0.19	38
Net assets that reprice within 1 year	27.97	29.65	43	39.32	29.11	73	27.48	26.63	48	33.35	12.98	85	35.79	15.65	84
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-10.14	-2.33	26	-8.22	3.20	16	6.23	14.45	26	1.62	13.54	18	3.10	13.97	16
Net short-term noncore funding dependence	-11.13	-7.71	32	-8.83	-4.76	30	4.69	3.38	46	1.16	8.57	21	2.49	9.65	22
Short-term investment / Short-term noncore funding	627.92	273.46	85	548.80	184.19	93	10.60	77.77	11	57.97	62.28	72	39.85	46.67	60
Liquid assets - short-term noncore funding / Nonliquid assets	29.83	36.68	42	22.16	28.18	47	8.42	16.97	38	14.58	4.17	79	12.21	3.68	79
Net loans and leases / Total deposits	79.59	72.79	66	84.93	79.43	68	96.55	90.31	69	92.18	92.88	43	93.59	92.86	49
Net loans and leases / Core deposits	81.81	78.25	60	86.52	88.34	53	102	103.93	53	93.53	106.50	24	95.39	105.03	30
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.13	0.12	34	2.28	1.57	69	1.01	0.72	69	-0.88	-0.47	25	-0.44	-0.05	16
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.62	-0.25	37	1.44	4.31	13	0.46	1.36	32	-0.87	-1.95	71	-0.09	-0.62	69
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.04			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	40.09	14.28	86	62.49	11.38	95	62.33	12.67	97	56.95	10.76	92	52.66	13.07	91
Available-for-sale securities	59.04	83.77	13	35.61	87.23	3	35.88	85.40	2	41.24	88.32	7	47.34	86.93	8
U.S. Treasury securities	36.23	6.70	92	0.35	4.72	45	0.34	6.15	40	0.09	2.08	58	0.11	1.33	68
US agency securities (excluding mortgage-backed securities)	9.34	4.12	79	2.08	4.01	52	3.87	3.49	68	2.98	11	38	11.70	10.16	65
Municipal securities	0.01	8.22	13	0.07	9.83	19	0.12	7.75	22	0.16	16.63	12	0.24	17.86	12
Mortgage-backed securities	53.44	66.54	29	95.33	66.64	89	93.62	67.43	89	94.61	54.50	98	85.21	55.76	89
Asset-backed securities	0.04	2.50	51	0.10	1.91	53	0.10	1.66	55	0.13	1.54	69	0.19	1.31	71
Other debt securities	0.07	3.08	29	0.17	3.01	38	0.17	2.94	40	0.21	3.75	40	0.37	3.25	44
Mutual funds and equity securities	0.87	0.29	84	1.91	0.35	92	1.79	0.40	92	1.81	0.41	87	2.18	0.58	85
Debt securities 1 year or less	1.21	7.78	17	0.50	10.55	7	1.62	11.86	12	0.39	13.91	9	1.04	11.90	15
Debt securities 1 to 5 years	35.19	18.25	83	36.81	17.03	86	17.89	17.94	58	9.24	23.42	24	9.26	23.53	26
Debt securities over 5 years	62.73	71.11	29	60.78	69.86	31	78.70	66.02	59	88.56	58.36	89	87.52	60.73	85
Pledged securities	27.83	32.26	44	36.19	35.67	50	31.60	30.57	54	33.63	42.20	39	57.89	46.78	63
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.15	39	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	88.12	27.98	84	1,938.32	183.32	98	-56.27	26.69	0	6.38	16.28	47	-40.52	6.96	14
Investment securities	129.51	31.36	96	-2.44	23.62	14	10.69	11.75	61	13.60	8.02	72	11.10	4.99	75
Core deposits	52.51	16.94	94	24.53	26.88	48	18.36	11.23	76	10.87	10.40	66	7.44	13.94	34
Noncore funding	84.50	-14.79	96	-60.16	-12.18	3	166.29	6.59	99	-25.70	6.76	13	-30.54	-3.35	22

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	4,535,895	3,301,692	3,337,931	2,639,689	2,443,478
Commit: Secured commercial real estate loans	1,114,300	454,278	623,502	392,668	324,293
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	20,847	17,825
Securities underwriting	0	0	0	0	0
Standby letters of credit	24,412	20,686	21,565	16,708	15,534
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	66,546	75,565	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	102,720	110,081	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	161,630	177,605	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	7,636	8,041	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	43,803	185,729	76,534	16,852	16,099
Written options contracts (interest rate)	258,424	432,588	279,551	141,853	16,099
Purchased options contracts (interest rate)	220,640	218,500	200,000	125,000	0
Interest rate swaps	3,778,059	3,885,460	3,679,820	2,228,215	2,004,687
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	316,744	185,714	182,868	127,604	60,325
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	22.21	22.78	55	25	22.01	68	29.27	23.52	73	29.81	17.31	90	30.23	17.28	93
Standby letters of credit	0.12	0.65	9	0.16	0.71	13	0.19	0.84	19	0.19	0.35	33	0.19	0.40	30
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.01	35	0	0.01	32
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.33	0.24	70	0.57	0.35	73	0	0.42	27	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0.50	0.18	81	0.83	0.30	88	0	0.52	27	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0.79	0.18	86	1.34	0.25	89	0	0.30	33	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.04	0.13	74	0.06	0.30	72	0	0.45	34	0	0	47	0	0	48
Derivative contracts	22.61	46.30	56	37.17	48.62	69	38.75	68.47	65	29.81	6.51	94	25.94	6.82	90
Interest rate contracts	21.06	32.46	58	35.76	34.36	72	37.15	47.31	71	28.37	6.40	92	25.20	6.72	91
Interest rate futures and forward contracts	0.21	3.25	48	1.41	6.21	62	0.67	10.67	54	0.19	0.25	68	0.20	0.28	66
Written options contracts (interest rate)	1.27	1.41	72	3.28	2.18	78	2.45	2.47	78	1.60	0.26	91	0.20	0.28	57
Purchased options contracts (interest rate)	1.08	1.31	77	1.65	1.46	76	1.75	2.65	73	1.41	0.07	95	0	0.08	41
Interest rate swaps	18.50	20.49	61	29.42	20.83	76	32.27	28.86	76	25.17	5.18	93	24.80	5.41	92
Foreign exchange contracts	1.55	6.30	76	1.41	6.01	72	1.60	10.12	74	1.44	0	97	0.75	0	97
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0	49	0	0	48
Foreign exchange rate swaps	1.55	0.76	87	1.41	0.77	86	1.60	2.03	86	1.44	0	98	0.75	0	98
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	0	48	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	46.81	44.98	66	35.54	42.82	57	39.30	45.53	61	40.65	25.18	92	39.44	25.74	89

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	4,617,670	4,907,991	4,418,773	2,639,524	2,097,210
Interest rate contracts	4,300,926	4,722,277	4,235,905	2,511,920	2,036,885
Foreign exchange contracts	316,744	185,714	182,868	127,604	60,325
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	43,803	185,729	76,534	16,852	16,099
Written options	258,424	432,588	279,551	141,853	16,099
Exchange-traded	0	0	0	0	0
Over-the-counter	258,424	432,588	279,551	141,853	16,099
Purchased options	220,640	218,500	200,000	125,000	0
Exchange-traded	0	0	0	0	0
Over-the-counter	220,640	218,500	200,000	125,000	0
Swaps	4,094,803	4,071,174	3,862,688	2,355,819	2,065,012
Held for trading					
Interest rate contracts	3,561,083	3,583,174	3,337,688	2,030,819	1,965,012
Foreign exchange contracts	3,244,339	3,397,460	3,154,820	1,903,215	1,904,687
Equity, commodity, and other contracts	316,744	185,714	182,868	127,604	60,325
Non-traded					
Interest rate contracts	1,056,587	1,324,817	1,081,085	608,705	132,198
Foreign exchange contracts	1,056,587	1,324,817	1,081,085	608,705	132,198
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	4,531,147	4,669,090	4,139,222	2,490,662	2,081,111
Over 1 year to 5 years	573,128	655,063	572,782	238,852	165,910
Over 5 years	2,073,826	2,042,455	1,793,261	1,161,319	862,304
Gross negative fair value (absolute value)					
Held for trading	75,959	133,945	53,923	17,523	15,693
Non-traded	97,633	187,482	78,386	26,310	17,476
Current credit exposure on risk-based capital derivative contracts	74,873	131,588	53,565	17,158	15,438
Credit losses on derivative contracts	22,760	55,894	24,821	9,152	2,038
Past Due Derivative Instruments Fair Value					
30-89 days past due	91,369	180,657	76,705	26,205	17,468
90+ days past due	375	126	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	93.14	94.17	30	96.22	94.10	34	95.86	93.44	35	95.17	99.91	5	97.12	99.91	5
Foreign exchange contracts	6.86	3.47	79	3.78	3.49	73	4.14	3.20	75	4.83	0	96	2.88	0.04	95
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	0	47	0	0	47
Futures and forwards	0.95	11.16	28	3.78	14.05	35	1.73	13.49	29	0.64	11.75	42	0.77	12.76	39
Written options	5.60	6.28	60	8.81	8.18	64	6.33	5.91	62	5.37	11.14	59	0.77	9.73	37
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0	49	0	0	49
Over-the-counter	5.60	5.96	61	8.81	7.73	67	6.33	5.10	66	5.37	10.65	59	0.77	9.46	37
Purchased options	4.78	3.27	67	4.45	3.42	70	4.53	4.42	64	4.74	1.29	87	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0	49	0	0	49
Over-the-counter	4.78	2.87	69	4.45	2.86	73	4.53	3.35	69	4.74	1.22	88	0	1.27	39
Swaps	88.68	74.26	59	82.95	68.76	57	87.42	69.75	62	89.25	65.42	53	98.46	66.04	72
Held for trading	77.12	40.42	66	73.01	43.53	60	75.53	44.16	62	76.94	13.60	85	93.70	16.18	89
Interest rate contracts	70.26	34.15	70	69.22	36.62	67	71.40	37.24	70	72.10	12.87	84	90.82	16.40	88
Foreign exchange contracts	6.86	1.68	86	3.78	1.60	83	4.14	1.60	83	4.83	0	97	2.88	0	96
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	0	49	0	0	49
Non-traded	22.88	59.58	33	26.99	56.47	39	24.47	55.84	37	23.06	86.40	14	6.30	83.82	10
Interest rate contracts	22.88	56.71	33	26.99	53.82	41	24.47	52.22	38	23.06	85.51	14	6.30	83.04	10
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0	47	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	98.13	92.53	51	95.13	91.48	46	93.67	93.86	34	94.36	82.85	47	99.23	87.47	63
One year or less	12.41	27.56	42	13.35	32.05	41	12.96	32.17	39	9.05	12.75	61	7.91	15.62	53
Over 1 year to 5 years	44.91	27.01	75	41.61	27.06	71	40.58	30.45	65	44	22.66	74	41.12	21.68	76
Over 5 years	40.80	29.89	64	40.17	29.56	64	40.13	28.09	66	41.31	36.28	52	50.20	37.90	59
Gross negative fair value (absolute value)	1.64	0.98	78	2.73	1.55	75	1.22	0.83	73	0.66	0.66	46	0.75	0.50	69
Gross positive fair value	2.11	1.34	83	3.82	2.23	85	1.77	1.19	77	1	1.10	44	0.83	0.92	51
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.04	72	0.11	0.07	85	0.04	0.06	76	0.02	0.01	86	0.02	0	91
Gross positive fair value (X)	0.05	0.05	70	0.15	0.09	84	0.06	0.07	75	0.03	0.01	90	0.02	0.01	90
Held for trading (X)	0.04	0.04	73	0.11	0.07	76	0.04	0.06	74	0.02	0	96	0.02	0	96
Non-traded (X)	0.01	0.01	67	0.05	0.02	85	0.02	0.01	79	0.01	0.01	78	0	0	59
Current credit exposure (X)	0.05	0.04	75	0.15	0.06	84	0.06	0.05	78	0.03	0	92	0.02	0	91
Credit losses on derivative contracts	0.02	0	94	0.01	0	92	0	0	45	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.65	0.46	78	1.99	0.85	85	0.84	0.73	79	0.38	0.06	94	0.27	0.05	91

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	113,392	67,740	64,293	60,643	61,566
Gross losses	4,944	8,446	5,205	2,597	6,209
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,729	1,578	2,652	1,472	2,336
Net losses	1,215	6,868	2,553	1,125	3,873
Provision for loan and lease losses	18,205	52,500	6,000	4,775	2,950
Adjustments	16,540	20	0	0	0
Ending balance	146,922	113,392	67,740	64,293	60,643
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.12	-0.09	95	0.42	0.51	37	0.06	0.15	25	0.06	0.12	34	0.04	0.11	24
Provision for loan and lease losses / Average loans and leases	0.19	-0.16	93	0.57	0.82	31	0.07	0.24	22	0.07	0.16	30	0.05	0.16	23
Provision for loan and lease losses / Net loan and lease losses	1,498.35	-105.48	94	764.41	487.86	81	235.02	130.58	90	424.44	182.69	85	76.17	110.75	25
Allowance for loan and lease losses / Total loans and leases not held for sale	1.08	1.23	37	1.21	1.58	30	0.76	0.83	44	0.93	0.94	52	0.95	0.95	51
Allowance for loan and lease losses / Total loans and leases	1.08	1.20	38	1.20	1.55	31	0.76	0.81	46	0.93	0.93	53	0.95	0.94	51
Allowance for loan and lease losses / Net loans and leases losses (X)	120.92	21.39	94	16.51	11.58	77	26.53	8.03	89	57.15	21.35	87	15.66	16.23	66
Allowance for loan and lease losses / Nonaccrual assets	528.12	364.13	78	169.60	299.17	26	147.61	218.72	42	141.57	285.36	33	122.19	270.69	20
ALLL / 90+ days past due + nonaccrual loans and leases	528.12	287.08	83	169.59	244.34	35	140.98	151.73	56	141.56	259.30	37	122.17	232.03	28
Gross loan and lease losses / Average loans and leases	0.05	0.19	18	0.09	0.34	15	0.06	0.28	16	0.04	0.15	20	0.10	0.16	43
Recoveries / Average loans and leases	0.04	0.08	31	0.02	0.07	13	0.03	0.08	26	0.02	0.05	31	0.04	0.06	44
Net losses / Average loans and leases	0.01	0.11	16	0.07	0.27	25	0.03	0.21	15	0.02	0.09	28	0.06	0.10	48
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	48	0	0	48
Recoveries / Prior year-end losses	44.15	34.67	70	30.32	33.98	51	102.12	36.22	91	23.71	51.25	35	67.24	50.41	72
Earnings coverage of net loan and lease losses (X)	143.93	39.72	87	29.90	22.91	73	87.78	24.40	90	142.85	29.27	88	35.50	0.97	70

Net Loan and Lease Losses By Type

Real estate loans	0	0.02	34	0.05	0.04	65	0.03	0.01	72	0	0.01	40	0	0.02	29
Real estate loans secured by 1-4 family	-0.01	-0.02	52	0	0.01	52	-0.01	0.01	33	0.01	0.01	55	0.01	0.03	50
Revolving	-0.01	-0.07	54	-0.01	0.01	40	-0.01	0.02	26	0	0.02	28	-0.01	0.03	22
Closed-end	-0.01	-0.01	49	0	0	58	-0.01	0	34	0.02	0.01	65	0.02	0.02	58
Commercial real estate loans	0	0.04	26	0.09	0.07	67	0.06	0.01	86	0	0.01	28	-0.01	0.01	30
Construction and land development	0	0	64	0	0	59	0.01	-0.01	83	0	-0.02	57	0	-0.04	61
1-4 family	0	0	57	0	0	59	0	0	55	0	0	54	0	0	59
Other	0	0	64	0	0	57	0.01	-0.01	85	0	-0.02	60	0	-0.04	62
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	50	0	0	53
Nonfarm nonresidential	0	0.05	21	0.12	0.11	68	0.08	0.02	85	0	0.02	20	-0.02	0.02	20
Owner-occupied	0	0.01	44	0	0.02	26	0	0.01	45	0	0.01	65	0	0.01	45
Other	0	0.04	24	0.12	0.08	76	0.08	0.01	94	-0.01	0.01	18	-0.02	0.01	16
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	49	0	0	50
Commercial and industrial loans	0.06	0.17	36	0.11	0.47	25	-0.05	0.37	1	0.04	0.18	35	0.38	0.18	77
Loans to individuals	0.10	0.71	11		1.13		0.41	1.17	25	0.53	0.71	52	0.61	0.78	57
Credit card loans		1.84			2.92			3.11			1.65			1.60	
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.03	43	0	0.06	41
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0.09	0.10	69	0.34	0.15	79	0.82	0.15	93	0.50	0.28	80	0.55	0.27	79

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	36,219	6,157	5,654	6,616	4,872
90+ days past due loans and leases	0	1	2,157	5	8
Nonaccrual loans and leases	27,820	66,860	45,892	45,413	49,632
Total past due and nonaccrual loans and leases	64,039	73,018	53,703	52,034	54,512
Restructured					
Restructured 30-89 days past due	77	54	216	245	97
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,955	22,110	24,366	29,348	6,067
Total restructured loans and leases	2,032	22,164	24,582	29,593	6,164
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	14,422	16,821	19,469	23,604	25,755
Other real estate owned	0	0	0	0	612
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.27	0.32	52	0.07	0.39	6	0.06	0.43	5	0.10	0.32	17	0.08	0.32	8
90+ days past due loans and leases	0	0.10	10	0	0.12	19	0.02	0.15	38	0	0.03	29	0	0.04	28
Nonaccrual loans and leases	0.20	0.46	16	0.71	0.66	59	0.52	0.51	55	0.66	0.49	72	0.78	0.46	85
90+ days past due and nonaccrual loans and leases	0.20	0.62	12	0.71	0.85	46	0.54	0.71	43	0.66	0.54	67	0.78	0.55	78
Restructured															
30-89 days past due restructured	0	0.01	44	0	0.01	35	0	0.01	39	0	0.01	66	0	0.01	57
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0	43	0	0	41
Nonaccrual restructured	0.01	0.10	18	0.23	0.13	82	0.27	0.14	80	0.42	0.10	93	0.10	0.10	53
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	47	0	0	48
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.27	0.32	52	0.07	0.40	6	0.06	0.43	5	0.10	0.32	16	0.08	0.32	8
90+ days past due assets	0	0.10	9	0	0.12	17	0.02	0.15	36	0	0.03	29	0	0.04	28
Nonaccrual assets	0.20	0.47	16	0.71	0.67	59	0.52	0.53	54	0.66	0.49	71	0.78	0.47	85
30+ days past due and nonaccrual assets	0.47	0.97	22	0.77	1.29	32	0.60	1.19	18	0.75	0.88	50	0.86	0.89	59
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.14	0.36	16	0.51	0.52	55	0.42	0.44	54	0.51	0.39	73	0.61	0.40	81
90+ days past due and nonaccrual assets + other real estate owned	0.14	0.37	12	0.51	0.55	51	0.42	0.48	50	0.51	0.45	65	0.62	0.48	73
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.21	0.41	22	0.63	0.60	57	0.58	0.53	59	0.78	0.59	74	0.94	0.63	78
Allowance for loan and lease losses	28.80	62.64	21	73.85	66.66	68	96.81	115.41	45	107.73	95.97	62	125.48	100.14	72
Equity capital + allowance for loan and lease losses	1.34	3.60	12	4.61	4.97	51	3.69	4.28	46	6.09	5.09	69	7.58	5.57	75
Tier 1 capital + allowance for loan and lease losses	1.96	4.30	17	6.32	6.05	60	5.04	5.65	48	7.24	5.65	71	8.95	6.11	79
Loans and leases + other real estate owned	0.31	0.71	17	0.89	0.97	48	0.74	0.85	46	1	0.82	69	1.20	0.86	75

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.30	0.26	64	0.07	0.39	12	0.07	0.38	9	0.10	0.29	20	0.07	0.29	10
90+ days past due	0	0.12	15	0	0.16	14	0.03	0.16	48	0	0.03	19	0	0.05	19
Nonaccrual	0.21	0.52	26	0.44	0.76	34	0.32	0.46	41	0.33	0.48	42	0.33	0.43	39
Commercial and industrial															
30–89 days past due	0.04	0.24	13	0.03	0.23	12	0.03	0.31	10	0.04	0.23	28	0.09	0.27	38
90+ days past due	0	0.04	18	0	0.03	16	0	0.05	14	0	0.02	32	0	0.01	32
Nonaccrual	0.22	0.57	26	1.71	0.75	89	1.60	0.83	83	2.43	0.61	94	3.59	0.60	95
Individuals															
30–89 days past due	2.48	0.63	94	0.14	0.83	13	0.20	0.83	19	0.36	0.68	44	1.34	0.69	79
90+ days past due	0	0.09	17	0	0.14	19	0.07	0.17	50	0	0.03	31	0	0.03	29
Nonaccrual	1.84	0.17	96	0.74	0.28	87	0.24	0.17	67	0.09	0.15	54	0.87	0.21	89
Depository institution loans															
30–89 days past due		0.01			0			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.07	30	0	0.17	28	0	0.24	26	0	0.11	34	0	0.15	35
90+ days past due	0	0	42	0	0	44	0	0	42	0	0.01	44	0	0	45
Nonaccrual	0	0.70	27	0	0.49	24	0	0.67	22	0	0.46	31	0	0.31	31
Foreign governments															
30–89 days past due		0.50			0			0.07							
90+ days past due		0			0			0							
Nonaccrual		0.15			0.09			0.03							
Other loans and leases															
30–89 days past due	0.03	0.12	56	0.06	0.18	51	0.17	0.20	60	0.15	0.18	71	0.12	0.12	73
90+ days past due	0	0.01	34	0	0.01	71	0.01	0.01	72	0.01	0	87	0.01	0	94
Nonaccrual	0	0.09	21	0	0.15	19	0	0.13	15	0	0.04	36	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1-4 family	30-89 days past due	0.08	0.46	7	0.09	0.65	4	0.09	0.67	4	0.12	0.52	15	0.10	0.56	8
	90+ days past due	0	0.24	18	0	0.33	16	0.07	0.31	55	0	0.04	22	0	0.06	22
	Nonaccrual	0.41	0.71	38	0.74	0.89	52	0.64	0.73	51	0.67	0.61	62	0.70	0.65	63
Revolving	30-89 days past due	0.14	0.28	36	0.04	0.48	13	0.12	0.45	18	0.03	0.36	20	0.05	0.29	22
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.02	37	0	0.02	35
	Nonaccrual	0.32	1.18	31	0.34	1.13	23	0.45	1	34	0.53	0.35	74	0.43	0.42	61
Closed-end	30-89 days past due	0.07	0.49	6	0.10	0.65	4	0.08	0.70	4	0.16	0.54	22	0.12	0.63	14
	90+ days past due	0	0.26	18	0	0.38	17	0.09	0.35	57	0	0.05	24	0	0.06	24
	Nonaccrual	0.44	0.67	40	0.86	0.87	59	0.70	0.70	54	0.73	0.64	64	0.82	0.68	68
Junior lien	30-89 days past due	0.01	0.01	44	0	0.02	32	0.02	0.02	53	0.03	0.02	74	0.02	0.03	60
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	38	0	0	36
	Nonaccrual	0.03	0.03	59	0.07	0.04	71	0.10	0.04	82	0.15	0.03	90	0.10	0.04	81
Commercial real estate	30-89 days past due	0.39	0.15	85	0.06	0.26	29	0.05	0.18	24	0.09	0.16	48	0.05	0.15	29
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.02	31	0	0.02	31
	Nonaccrual	0.12	0.38	23	0.25	0.62	24	0.07	0.23	22	0.09	0.41	24	0.07	0.33	19
Construction and development	30-89 days past due	0	0.17	17	0.45	0.28	74	0.12	0.28	51	0.32	0.17	75	0.26	0.18	78
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0	44	0	0.01	42
	Nonaccrual	0.01	0.20	37	0.13	0.41	50	0.11	0.20	54	0.08	0.18	59	0.02	0.21	44
1-4 family	30-89 days past due	0	0.02	30	0.08	0.03	80	0.10	0.06	77	0	0.07	32	0	0.05	33
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	48	0	0	46
	Nonaccrual	0	0.01	32	0.07	0.03	83	0	0.02	30	0.06	0.04	81	0	0.04	35
Other	30-89 days past due	0	0.13	21	0.37	0.22	75	0.02	0.20	43	0.32	0.06	90	0.26	0.08	86
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0	45	0	0.01	44
	Nonaccrual	0.01	0.16	45	0.05	0.35	44	0.11	0.17	62	0.02	0.10	57	0.02	0.12	58
Multifamily	30-89 days past due	0.36	0.07	89	0	0.09	22	0	0.08	19	0	0.03	75	0	0.04	35
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0	46	0	0	45
	Nonaccrual	0.08	0.17	69	0.02	0.11	46	0.03	0.05	54	0.36	0.04	93	0	0.05	33
Nonfarm non-residential	30-89 days past due	0.48	0.13	87	0	0.23	12	0.05	0.14	27	0.06	0.17	45	0.02	0.14	26
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.02	34	0	0.02	33
	Nonaccrual	0.16	0.45	26	0.32	0.80	27	0.07	0.28	19	0.03	0.52	13	0.10	0.40	24
Owner Occupied	30-89 days past due	0.02	0.04	48	0	0.07	16	0.03	0.07	31	0.03	0.08	46	0	0.06	28
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0	38	0	0.01	35
	Nonaccrual	0	0.17	11	0.04	0.27	16	0.02	0.16	16	0.03	0.20	25	0.07	0.16	35
Other	30-89 days past due	0.46	0.08	88	0	0.14	11	0.02	0.07	35	0.04	0.07	57	0.02	0.06	47
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	39	0	0.01	39
	Nonaccrual	0.16	0.23	50	0.28	0.44	48	0.06	0.10	49	0	0.22	13	0.03	0.16	39
Farmland	30-89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.09	32	0	0.10	34
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0	46	0	0	45
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	0.49	27	0	0.44	28
Credit card	30-89 days past due		0.81			0.95			1.19			1.03			0.83	
	90+ days past due		0.45			0.63			0.78			0.26			0.22	
	Nonaccrual		0.10			0.05			0.11			0.07			0.08	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	2,249,550	945,966	1,035,792	527,927	479,703
Retained earnings	766,716	716,024	654,182	546,736	465,937
Accumulated other comprehensive income (AOCI)	2,183	40,695	18,169	-1,173	-1,831
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,018,449	1,702,685	1,708,143	1,073,490	943,809
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	998,767	511,802	518,005	256,482	226,638
Accumulated other comprehensive income-related adjustments	2,182	40,695	18,169	-1,174	-1,831
Other deductions from common equity tier 1 capital	3	11	6	6	7
Subtotal:	2,017,497	1,150,177	1,171,963	818,176	718,995
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,017,497	1,150,177	1,171,963	818,176	718,995
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	61,000	61,000	74,000	71,000
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	61,000	61,000	74,000	71,000
Less: Additional tier 1 capital deductions	0	0	0	0	3
Additional tier 1 capital	0	61,000	61,000	74,000	70,997
Tier 1 Capital	2,017,497	1,211,177	1,232,963	892,176	789,992
Tier 2 Capital					
Tier 2 capital instruments and related surplus	110,791	49,656	49,507	34,728	34,682
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	134,452	113,516	69,871	65,550	61,615
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					518
Tier 2 capital before deductions	245,243	163,172	119,378	100,278	96,815
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	245,243	163,172	119,378	100,278	96,815
Exited advanced approach tier 2 capital					
Total capital	2,262,740	1,374,349	1,352,341	992,454	886,807
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	17,762,951	13,176,077	11,447,061	8,598,949	8,093,125
Less: Deductions from common equity tier 1 capital	998,767	511,802	518,005	256,482	226,641
Less: Other deductions	-2,289	-5,838	-2,710	-1,377	-2,415
Total assets for leverage ratio	16,766,473	12,670,113	10,931,766	8,343,844	7,868,899
Total risk-weighted assets	14,111,252	9,081,020	9,116,143	6,866,218	6,417,481
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	14.30	12.37	80	12.67	12.35	61	12.86	12.11	73	11.92	12.37	55	11.20	11.95	42
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	14.30	13.11	71	13.34	13.08	60	13.53	12.78	70	12.99	13.03	60	12.31	12.68	53
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	16.04	14.91	73	15.13	15.23	55	14.83	14.36	67	14.45	14.48	60	13.82	14.15	51
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0	50	0	0	50
Tier 1 leverage	12.03	8.98	93	9.56	9.13	69	11.28	9.76	82	10.69	10.37	64	10.04	10.04	53
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41							

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	726	270	794	449	332	168.89	390.54
Other insurance activities income	726	270	794	449	332	168.89	390.54
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	289,304	200,525	197,372	160,456	151,528	44.27	100.21

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0	48	0	0	47
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			66.67			75	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			33.33			25	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.14	0.36	61	0.06	0.41	47	0.16	0.47	60	0.12	0.46	67	0.10	0.44	67
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	0	48	0	0.01	47
Credit related premium income / Total premium income		32.99			38.23			34.91			50			60	
Other premium income / Total premium income		67.01			61.77			65.09			50			40	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0	48	0	0	47
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			72.25			31.81	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13							
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			116.87			136.34	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.37	12	53	15.14	11.03	65	15.17	11.51	67	16.78	13.70	64	17.81	14.86	65
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	0	49	0	0	49

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	5,001	9,874	5,000	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	5,001	9,874	5,000	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	5,001	9,874	5,000	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0			0		
Cost: Interest-bearing deposits		0.14			0.42			1.19		1.85			0.84		
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03							
Commercial and industrial loans		0.79			0.64			0.29		3.83			4.38		
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases	-49.35	6.83	7	97.48	-2.40	94		22.48		-27.26			22.03		
Total selected assets	-49.35	9.48	7	97.48	2.04	93		12.40		5.03		-100	-5.54		9
Deposits		0.73			3.46			10.36		-2.42			-22.72		

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.96	1.69	1.49	0	0

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	77,640	165,988	181,704	71,169	46,990	-53.23	73.95
Dividends	77,639	165,988	181,704	71,169	46,940	-53.23	74.33
Interest	1	0	0	0	50		-98.98
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	33	45	86	87	67	-26.67	-47.62
Dividends	33	45	86	87	67	-26.67	-47.62
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	77,673	166,033	181,790	71,256	47,057	-53.22	73.78
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	565	376	0		
Total operating income	77,673	166,033	182,355	71,632	47,057	-53.22	73.78
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	2,666	3,497	5,459	1,663	1,662	-23.76	60.31
Other expenses	1,827	1,935	3,342	2,948	2,334	-5.58	-56.89
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,493	5,432	8,801	4,611	3,996	-17.29	-23.86
Income (loss) before taxes	73,180	160,601	173,554	67,021	43,061	-54.43	88.63
Applicable income taxes (credit)	-1,241	-1,499	-2,262	-1,151	-1,523		
Extraordinary items					0		
Income before undistributed income of subsidiaries	74,421	162,100	175,816	68,172	44,584	-54.09	83.37
Equity in undistributed income of subsidiaries	46,571	-40,933	-10,641	53,450	42,620		29.14
Bank subsidiaries	46,571	-40,933	-10,641	53,450	42,620		29.14
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	120,992	121,167	165,175	121,622	87,204	-0.14	57.85
Memoranda							
Bank net income	124,210	125,055	171,063	124,619	89,560	-0.68	54.11
Nonbank net income	33	45	86	87	67	-26.67	-47.62
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,950,199	93.10	1,759,493	94.37	1,741,544	91.10	1,126,112	1,007,924	67.67	216.01
Common and preferred stock	2,950,199	93.10	1,759,493	94.37	1,741,544	91.10	1,126,112	1,007,924	67.67	216.01
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	1,890	0.06	1,890	0.10	1,891	0.10	2,295	2,201	0.00	-14.13
Common and preferred stock	1,890	0.06	1,890	0.10	1,891	0.10	2,295	2,201	0.00	-14.13
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	212,119	6.69	100,604	5.40	135,688	7.10	64,256	48,131	110.85	397.98
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	4,490	0.14	2,569	0.14	32,511	1.70	2,762	2,439	74.78	103.08
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,168,698	100.00	1,864,556	100.00	1,911,634	100.00	1,195,425	1,060,695	69.94	223.14
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	14,063	0.44	32,773	1.76	74,906	3.92	0	0	-57.09	
Subordinated notes and debentures	49,791	1.57	49,696	2.67	49,601	2.59	34,728	34,682	0.19	43.76
Other liabilities	23,542	0.74	16,551	0.89	16,136	0.84	11,034	9,133	42.24	188.75
Balance due to subsidiaries and related institutions	62,853	1.98	62,851	3.37	62,848	3.29	76,173	73,072	0.00	-14.03
Total liabilities	150,249	4.74	161,871	8.68	203,491	10.64	121,935	116,887	-7.18	29.64
Equity Capital	3,018,449	95.26	1,702,685	91.32	1,708,143	89.36	1,073,490	943,808	77.28	249.08
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	472	0.01	328	0.02	342	0.02	279	273	43.90	76.12
Common surplus	2,249,078	70.98	945,638	50.72	1,035,450	54.17	527,648	479,430	137.84	397.95
Retained earnings	766,716	24.20	716,024	38.40	654,182	34.22	546,736	465,937	7.08	85.15
Accumulated other comprehensive income	2,183	0.07	40,695	2.18	18,169	0.95	-1,173	-1,832	-94.64	
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,168,698	100.00	1,864,556	100.00	1,911,634	100.00	1,195,425	1,060,695	69.94	223.14
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	62,853	1.98	62,851	3.37	62,848	3.29	76,173	73,072	0.00	-14.03
Notes payable to subsidiaries that issued TPS	61,000	1.93	61,000	3.27	61,000	3.19	74,000	71,000	0.00	-14.08
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital.....	6.35	11.94	4	7.13	7.29	45	10.87	9.68	67	12.31	11.03	70	9.55	8.67	58
Bank net income / Average equity investment in banks.....	6.12	11.80	6	7.18	7.45	41	11.31	10.51	64	11.90	11.56	61	9.20	9.11	57
Nonbank net income / Average equity investment in nonbanks.....	1.75	13.12	26	2.38	9.75	35	4.23	7.89	44	3.92	10.83	39	3.04	9.81	43
Subsidiary HCs net income / Average equity investment in sub HCs.....		10.11			7.01			8.55			9.40			8.81	
Bank net income / Parent net income.....	102.66	96.79	59	103.21	88.16	53	103.56	82.22	56	102.46	104.73	38	102.70	104.64	37
Nonbank net income / Parent net income.....	0.03	3.40	33	0.04	3.59	30	0.05	5.93	26	0.07	0.99	56	0.08	1.13	50
Subsidiary holding companies' net income / Parent net income.....		65.35			68.34			74			90.39			90.33	
Leverage															
Total liabilities / Equity capital.....	4.98	16.81	24	9.51	20.06	37	11.91	20.43	53	11.36	9.50	60	12.38	11.14	59
Total debt / Equity capital.....	2.12	11.71	29	4.84	14.41	31	7.29	14.31	52	3.24	3.94	61	3.67	4.62	59
Total debt + notes payable to subs that issued TPS / Equity capital.....	4.14	13.63	23	8.43	16.67	36	10.86	16.36	54	10.13	7.93	61	11.20	9.36	59
Total debt + Loans guaranteed for affiliate / Equity capital.....	2.12	11.77	29	4.84	14.68	31	7.29	14.56	51	3.24	3.98	60	3.67	4.64	59
Total debt / Equity capital – excess over fair value.....	2.12	11.81	29	4.84	14.52	31	7.29	14.51	52	3.24	3.94	61	3.67	4.62	59
Long-term debt / Equity capital.....	2.12	10.95	29	4.84	13.56	33	7.29	13.04	53	3.24	3.76	62	3.67	4.39	60
Short-term debt / Equity capital.....	0	0.57	38	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46
Current portion of long-term debt / Equity capital.....	0	0.06	41	0	0.06	40	0	0.05	40	0	0	46	0	0	46
Excess cost over fair value / Equity capital.....	0	0.05	41	0	0.08	39	0	0.12	38	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt.....	50.13	39.86	56	56.48	34.67	70	62.82	28.44	80	31.10	15.49	73	31.95	17.83	69
Double Leverage															
Equity investment in subs / Equity capital.....	97.80	103.22	17	103.45	102.81	58	102.07	103.22	46	105.12	104.10	58	107.03	105.17	55
Total investment in subs / Equity capital.....	97.80	108.40	9	103.45	110.16	41	102.07	111.07	34	105.12	104.38	55	107.03	105.55	52
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.55	0.29	8	0.48	0.47	56	0.21	0.36	48	0.45	0.36	52	0.76	0.56	54
Equity investment in subs – equity cap / Net income-div (X).....		1.05		0.97	1.82	38	0.33	1.22	23	0.69	1.18	40	1.27	1.91	36
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	105.69	152.85	30	252.88	136.59	88	278.22	177.68	83	156.09	113.37	79	124.62	96.31	74
Cash from ops + noncash items + op expense / Op expense + dividend.....	114.68	154.48	35	252.71	147.24	88	325.27	190.27	85	163.21	123.74	75	126.17	100.80	76
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	229.86	98.54	95	67.79	134.08	11	165.28	116.34	86	136.13	108.88	77	114.58	101.42	70
Pretax operating income + interest expense / Interest expense.....	2,844.94	1,835.33	78	4,692.54	2,016.32	86	3,279.23	1,968.54	83	4,130.13	1,631.73	84	2,690.91	1,955.22	81
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	2,040.08	1,770.77	71	3,333.36	1,539.23	84	2,186.99	1,632.83	71	1,570.73	1,015.91	76	1,203.56	1,082.59	71
Dividends + interest from subsidiaries / Interest expense + dividends.....	106.45	174.12	28	257.92	150.43	86	287.70	210.80	76	163	140.89	68	128.36	107.07	69
Fees + other income from subsidiaries / Salary + other expenses.....	0	11.92	32	0	13.95	31	0	16.52	30	0	3.76	37	0	6.15	36
Net income / Current part of long-term debt + preferred dividends (X).....		47.61			35.64			57.11			106.04			71.32	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	5.95	3.44	70	4.53	3.85	62	6.25	2.64	78	4.45	1.59	81	3.67	1.68	75
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.17			0.10			0.04			0			0	
Nonaccrual.....		0.92			1.03			0.54			0.70			0.46	
Total.....		1.09			1.13			0.58			0.70			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.02	46	0	0.05	46	0	0.10	46	0	0	49	0	0	50
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total.....	0	0.02	46	0	0.05	46	0	0.10	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.76	16	0	2.66	14	0	5.62	12	0	0.14	27	0	0.15	27
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.08	38	0	0.19	36	0	0	49	0	0	49

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	94.46	66.37	76	37.56	81.10	20	32.83	57.84	30	61.68	87.25	35	78.50	100.86	36
Dividends declared / Net income.....	58.10	28.27	94	50.24	42.29	63	34.95	33.08	54	34.58	24.10	63	40.13	32.32	54
Net income – dividends / Average equity.....	2.66	8.62	3	3.55	4.14	39	7.07	6.46	57	8.06	8.12	54	5.72	5.74	48
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	110.44	155.92	34	272.66	132.17	85	314.75	178.13	81	169.24	131.90	70	134.13	106.72	70
Dividends from nonbank subsidiaries.....	0.05	4.90	47	0.07	3.41	52	0.15	7.53	44	0.21	2.83	59	0.19	2.37	62
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	0	48	0	0	48
Dividends from all subsidiaries.....	110.49	203.53	25	272.73	174.85	82	314.90	260.40	71	169.45	144.51	67	134.32	114.69	68
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	62.51	45.96	64	132.73	60.28	95	106.22	66.55	90	57.11	33.37	78	52.41	35.18	69
Interest income from bank subsidiaries.....	0	0.11	50	0	0.36	20	0	0.54	18	0	0.11	29	0.06	0.14	67
Management and service fees from bank subsidiaries.....	0	0.88	38	0	1.47	37	0	1.55	36	0	0.32	43	0	0.94	41
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45
Operating income from bank subsidiaries.....	62.51	51.33	63	132.73	62.88	92	106.22	69.36	86	57.11	35.67	77	52.47	41.35	65
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	100	62.63	72	100	56.39	72	100	82.95	65	100	80.47	70	100	129.02	73
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0	0.31	46	0	0.63	45
Management and service fees from nonbank subsidiaries.....	0	0.37	40	0	0.86	39	0	1.92	38	0	0.17	46	0	0.60	44
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.06	46	0	0.08	46
Operating income from nonbank subsidiaries.....	100	87.22	66	100	79.84	64	100	150.41	51	100	96.62	66	100	153.75	68
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			43.51			58.43	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			0			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0			-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.15			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			43.66			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	99.96	74.16	88	99.97	69.76	91	99.64	67.32	83	99.35	72.95	73	99.75	67.33	84
Interest income from bank subsidiaries.....	0	0.23	48	0	0.63	20	0	0.80	18	0	0.55	29	0.11	1.07	65
Management and service fees from bank subsidiaries.....	0	1.44	37	0	1.87	37	0	1.81	36	0	0.59	43	0	2.14	41
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.01	44	0	0.01	45
Operating income from bank subsidiaries.....	99.96	83.13	84	99.97	82.20	85	99.64	78.80	74	99.35	89.39	58	99.86	79.76	72
Dividends from nonbank subsidiaries.....	0.04	3.07	49	0.03	1.95	51	0.05	2.65	43	0.12	2.65	60	0.14	1.78	63
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries.....	0	0.01	42	0	0.02	42	0	0.06	41	0	0	47	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0	47	0	0	46
Operating income from nonbank subsidiaries.....	0.04	4.67	36	0.03	4.70	36	0.05	7.29	28	0.12	3.33	56	0.14	3.09	57
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	0	48	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			854.19			886.47	
Loans and advances from subsidiaries / Total debt.....	98.43	26.38	86	76.21	27.08	84	50.48	28.33	74	219.34	81.26	84	210.69	74.60	87